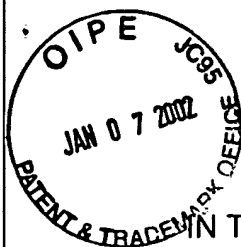


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PATENT  
Customer No. 22,852  
Attorney Docket No. 05793.3031-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
)  
MAYUR HARSHADRAY MANIAR, et al. ) Group Art Unit: 2161  
)  
Application No.: 09/651,320 ) Examiner: Unknown  
)  
Filed: August 31, 2000 )  
)  
For: METHOD OF ESTABLISHING A )  
CREDIT LIMIT )

Commissioner for Patents and Trademarks  
Washington, DC 20231

RECEIVED  
JAN 10 2002  
Technology Center 2100

Sir:

**INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)**

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), applicant brings to the attention of the Examiner the documents listed on the attached PTO 1449. These documents are being provided from a search report issued in a corresponding PCT application. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

Copies of the listed documents, including any copending patent applications, are attached.

Applicant respectfully requests that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed

documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and applicants determine that the cited documents do not constitute "prior art" under United States law, applicant reserves the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

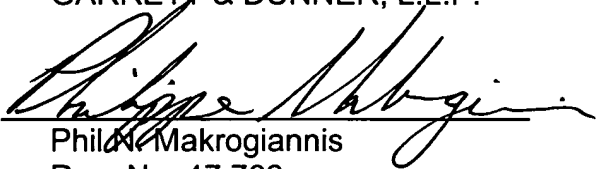
If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: January 3, 2002

By:

  
Philip Makrogiannis  
Reg. No. 47,766